

It is hard to believe that fall is already here. With the arrival of fall, that means open enrollment for 2015 health benefits is only a few weeks away. We are so pleased and encouraged by the participation of our members in our Invest in Your Health sponsored programs during 2014! Your enthusiasm and feedback continues to motivate us to deliver a benefit design that helps you meet your personal health goals.



2015 BENEFITS OPEN ENROLLMENT

OCT. 29 - NOV. 19, 2014 (BY NOON EST)

For 2015, our healthcare costs are expected to increase \$22.5 million, slightly higher than last year. A portion of this increase can be attributed to the Affordable Care Act (ACA), which adds more than \$3 million of fees to our plan. We have been preparing for the impact of the ACA for a few years, and our plans have already absorbed more than \$2 million in meeting the new requirements. The state will once again contribute 50% of the increase in plan costs, or \$11.25 million. Even with these increases, by being better consumers and making healthier choices, our savings can only improve.

We could not be happier with your participation in our Invest in Your Health programs, specifically our Upgrade Your Health, Upgrade Your Plan initiative this spring and summer. More than 7,600 employees took advantage of completing the three steps that qualifies them to enroll in the new Wellness CDHP upgrade. While the savings in both bi-weekly premiums and additional HSA contributions are meaningful, even more so are the participants' positive changes in lifestyle that have made them feel better and more aware of their health risks. With your continued positive support and participation, we can begin to positively impact our lifestyles in a meaningful way. From the 9,400 employees that took the time to receive their biometric screening results to the more than 6,000 that completed 200,000 steps during the Steps Challenge in July, we have only begun the path to better health!

For those who qualified for all three steps in the Upgrade Your Health, Upgrade Your Plan program, the Wellness CDHP upgrade offers participants lower rates than what they paid last year and also offers higher HSA contributions. Wellness CDHP qualifiers have earned \$592 in premium savings and an additional \$500 in HSA contributions for those with family coverage. The week of October 13, all health plan members who completed at least one of the three steps in the Upgrade program will be notified via letter about their eligibility.

In addition to the Wellness CDHP, we continue to offer several programs under Invest in Your Health. Castlight, our cost and quality transparency tool allows our members to be better consumers. Making good consumer choices means better health outcomes and lower costs for you. State employees saved more than \$600,000 using Castlight last year, while simultaneously having access to current deductible spending incurred during the benefit plan year. If you haven't signed up for Castlight now, visit www.mycastlight.com/soi to start shopping for the best options in health care.

In 2014, we created InvestinYourHealthIndiana.com to be your one-stop-shop destination for our health and wellness programs. This site is updated year-round with blog posts, articles and information to assist you in your health and wellness journey.

In addition, we want to encourage you to continue to be an advocate of your health. Our lifestyle choices have the greatest correlation to our well-being. When we shop for healthy foods and seek out ways to increase our physical activity, we reduce our risks for a number of diseases including diabetes and heart disease. Early next year, we will introduce better solutions and new web tools to help employees manage this risk. Another resource is Anthem's website, which offers a variety of services including a wellness tool kit, tips for improving your health and discounts on fitness centers and treatments. Register as a member on www.Anthem.com to access these resources and don't forget to check out the Employee Assistance Program's website at www.AnthemEAP.com.

OPEN ENROLLMENT BEGINS WEDNESDAY, OCTOBER 29 AND ENDS AT NOON (EST), WEDNESDAY, NOVEMBER 19, 2014.

First and foremost -- stay informed. With all of the new programs and resources launched in 2014, 2015 will bring new opportunities for you to engage in your health. Take time prior to Open Enrollment to update your address and contact information in PeopleSoft. Please go to [\(link\)](#) in PeopleSoft HR, the easiest way to connect you to the latest information about your health and wellness benefits!

Carefully read the open enrollment communication, study the options, discuss the decisions with your spouse if you carry family coverage and take advantage of the resources available to you. The decisions you make during open enrollment impact you and your family for the next year.

The highlights of the 2015 benefits include:

- Four healthcare plans (three CDHPs and one Traditional PPO)
- Non-tobacco use incentive remains at \$35 per pay period
- Dental and vision plans and rates remain the same
- The Medical Flexible Spending Account contribution limit remains at \$2,500 as required by the Affordable Care Act
- Those who qualify for the Wellness CDHP, the state will contribute approximately **50%** of the deductible into an HSA on an annual basis.
 - HSA -- \$1,251.12 (single); \$2,502.24 (family)
- For CDHP 1 and CDHP 2 participants with an HSA, the state will contribute nearly **40%** of the deductible on an annual basis.
 - HSA1 -- \$1,001.52 (single); \$2,003.04 (family)
 - HSA2 -- \$599.04 (single); \$1,198.08 (family)

Maximum personal costs calculations*

Single Coverage	Wellness CDHP	CDHP1	CDHP2	Traditional PPO
Premium	\$285.48	\$471.12	\$2,006.16	\$5,870.28
Maximum out-of-pocket	\$4,000.00	\$4,000.00	\$3,000.00	\$3,000.00
State's HSA contribution	(\$1,251.12)	(\$1,001.52)	(\$599.04)	(0)
Total maximum personal cost	\$3,034.36	\$3,469.60	\$4,407.12	\$8,870.28
Family Coverage	Wellness CDHP	CDHP1	CDHP2	Traditional PPO
Premium	\$911.04	\$1,503.84	\$5,761.08	\$16,454.88
Maximum out-of-pocket	\$8,000.00	\$8,000.00	\$6,000.00	\$6,000.00
State's HSA contribution	(\$2,502.24)	(\$2,003.04)	(\$1,198.08)	(0)
Total maximum personal cost	\$6,408.80	\$7,500.80	\$10,563.00	\$22,454.88

*Examples assume employee is participating in the non-tobacco use incentive, using in-network providers and has an open HSA account. These comparisons represent the worst case scenario, which would include the premium costs, deductible and maximum out-of-pocket expenses for 2015.

WHAT IS NEXT?

Start now, before open enrollment launches, to learn all you can about the options and your needs.

1. Review your health expenses from this year and begin projecting next year's expenses. Log onto www.anthem.com and review your up-to-date medical claims. If you have not registered with Anthem online, you will need to do that before you have access. Participants can also log on to [Castlight](#) to view a summary of year-to-date spending.
2. Log onto Express Script's website and look at your pharmaceutical claims (www.expressscripts.com). From there, you will have a fairly good idea of what your expenses have been and should be able to make an estimate for 2015.
3. Read and analyze all the information available to you and attend webinars, carrier fairs, and information sessions – in order to become a well-informed healthcare consumer. If you plan to take advantage of the meetings or webinars, make sure you first get your supervisor's approval. These events are usually allowed on state time.
4. Ask questions if you don't understand. Call or email the Benefits Hotline to talk with a benefits specialist.

SPD BENEFITS HOTLINE/CONTACT INFO

More detailed information is available on the 2015 open enrollment website:

<http://www.in.gov/spd/openenrollment/>

Or, contact the Benefits Hotline toll-free at 1-877-248-0007 outside of Indianapolis or 317-232-1167 within the Indianapolis area. Benefit specialists are available from 7:30 a.m. to 5 p.m. Monday through Friday, Eastern Standard Time.

You may also email your questions to SPDBenefits@spd.in.gov.